

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

Case number (if known) _____

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ene Florence

First name

C.

Middle name

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Adole

Last name and Suffix (Sr., Jr., II, III)

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7260

Debtor 1 Adole, Ene Florence C.

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s) _____

Business name(s) _____

EINs _____

EINs _____

5. Where you live

If Debtor 2 lives at a different address:

6241 N Oakley Ave
Fl 2
Chicago, IL 60659-2904

Number, Street, City, State & ZIP Code

Number, Street, City, State & ZIP Code

Cook
County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Adole, Ene Florence C.

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
☐ Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
☐ Yes.

Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____
Debtor _____	Relationship to you _____
District _____ When _____	Case number, if known _____

11. **Do you rent your residence?** ☐ No. Go to line 12.
☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☒ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Adole, Ene Florence C.**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No.

Go to Part 4.

☐ Yes.

Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No.

I am not filing under Chapter 11.

☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Adole, Ene Florence C.**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Adole, Ene Florence C.**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
-
17. Are you filing under Chapter 7?
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
- ☐ Yes
-
18. How many Creditors do you estimate that you owe?
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
-
19. How much do you estimate your assets to be worth?
- ☒ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
-
20. How much do you estimate your liabilities to be?
- ☒ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ene Florence C. Adole

Ene Florence C. Adole

Signature of Debtor 1

Signature of Debtor 2

Executed on **March 18, 2016**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 Adole, Ene Florence C.

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Karen Jackson Porter

Date

March 18, 2016

Signature of Attorney for Debtor

MM / DD / YYYY

Karen Jackson Porter

Printed name

Porter Law Network

Firm name

230 West Monroe St. Suite 240
Chicago, IL 60606

Number, Street, City, State & ZIP Code

Contact phone

Email address

porterlawnetwork@gmail.com

6188626

Bar number & State

Acs/Navient
501 Bleecker St
Utica, NY 13501-2401

Capital One Bank USA
15000 Capital One Dr
Richmond, VA 23238-1119

Devry Inc.
814 Commerce Dr
Oak Brook, IL 60523-1965

Fed Loan Serv
PO Box 60610
Harrisburg, PA 17106-0610

Loyola University of Chicago
1032 W Sheridan Rd
Chicago, IL 60660-1537

Source Receivables Mng
4615 Dundas Dr Ste 102
Greensboro, NC 27407-1761

Student Loan Corp
PO Box 30948
Salt Lake City, UT 84130-0948

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Northern District of Illinois, Eastern Division

In re Adole, Ene Florence C.

Debtor(s)

Case No.

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>885.00</u>
Prior to the filing of this statement I have received	\$	<u>885.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☐ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify):

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

The filing fee in the amount \$335.00 has been paid by the Debtor

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 18, 2016

Date

/s/ Karen Jackson Porter

Karen Jackson Porter

Signature of Attorney

Porter Law Network

230 West Monroe St. Suite 240
Chicago, IL 60606

porterlawnetwork@gmail.com

Name of law firm

PORTER LAW NETWORK
230 West Monroe, Suite 240
Chicago, IL 60606

**AGREEMENT TO PROVIDE LEGAL SERVICES:
CHAPTER 7 BANKRUPTCY CASE**

March 17, 2016

Ene Florence C. Adole
6241 North Oakley Avenue
Chicago, IL 60659

THIS IS A WRITTEN AGREEMENT REGARDING LEGAL FEES

Lawyers are required under the Rules of Professional Conduct to communicate to a client the basis for the legal fees and the hourly rates that they will charge when beginning the representation of a client. This is a binding legal contract that governs our attorney-client relationship.

Chapter 7 gives debtors important rights, such as stopping the collection efforts of creditors and discharging debt. Chapter 7 also puts burdens on debtors, such as the burden of making full and complete disclosures of their financial situation. It is important for debtors who file a Chapter 7 bankruptcy case to understand their rights and responsibilities. Debtors are entitled to expect certain services to be performed by their attorneys. Debtors also have responsibilities to their attorneys. Please make sure that you read this agreement carefully and understand all its terms. Your signature at the end of this agreement is an acknowledgment that you read this agreement and understand it.

THE AMOUNT AND THE PAYMENT OF ATTORNEY'S FEES

We agree to represent you in connection with a Chapter 7 bankruptcy case. We agree to provide the legal services necessary to file a chapter 7 case for you, prepare the bankruptcy schedules and statement of financial affairs, attend one meeting of creditors with you, assist you with your creditors and obtain a chapter 7 discharge of your debts.

The legal fee for the chapter 7 case will be 500.00. You must also pay the filing fee in the amount of \$335.00. You must pay the legal fee and the filing fee, a total of \$885.00 before we will file the chapter 7 case for you.

We consider the legal fee an advance retainer under Illinois. We will deposit the legal fee into our operating account. We consider the legal fee for the chapter 7 bankruptcy case earned upon receipt. You have the right to request that the legal fee be placed into our client trust account. However, that request may affect the amount that we charge for your chapter 7 case.

ADDITIONAL ATTORNEYS FEES AND COURT COSTS

The initial fee that you paid is for filing the chapter 7 case; preparing the bankruptcy schedules; attending one meeting of creditors with you, assisting you with your creditors and obtaining a chapter 7 discharge of your debts. The initial fee does not include the legal services that you may need after the chapter 7 case is filed such as motions before the court; complying with discovery requests from the trustee or third parties; adversary proceeding filed against you objecting to your discharge or the dischargeability of a debt. We will charge you the following hourly rates for additional legal services after the case is filed: \$350.00 per hour for Karen J. Porter; \$200.00 per hour for associate attorneys and \$150.00 for legal assistants. We will charge you for the court filing fees and any other expenses such as the fees charged by the court to amend the schedules and file motions.

BEFORE THE CHAPTER 7 CASE IS FILED

You agree to fully cooperate with us with respect to the Chapter 7 case. You agree to provide us with full, complete and accurate information, financial and otherwise. When you file a case, you are required to completely and honestly disclose to the Court, and in documents publicly available, all the creditors that you owe and all of the property that you own.

You must list all of your creditors regardless of the status of each obligation. You must provide us with the creditor's name, complete address and the account number. If you have a balance due to a creditor, you must list the creditor. If you owe money to family members or friends, they are creditors and you must list them as creditors.

You must disclose all of the property that you own. You must disclose all real property. You must disclose your right to recovery any property, including recovery from lawsuits, tax refunds and inheritances.

You understand that we will not be able to provide adequate representation if you fail to provide us with complete and accurate information, fail to fully cooperate with us, or fail to fulfill your obligations as a Chapter 7 debtor. You further understand that your failure to provide information, to cooperate with us or to fulfill your duties during the Chapter 7 case may increase the costs of the legal services we render, or may result in the Chapter 7 case being dismissed by the Court.

We must counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures and answer your questions. We must inform you that filing a Chapter 7 case may have an adverse effect on your credit score and may impair your credit rating for as long as ten years. We must inform you that the Porter Law Network does not provide legal services relating to credit, credit reporting or credit repair. We will not be able to assist you with your credit or credit related issues that are not specifically related to the filing of the Chapter 7 bankruptcy case.

We will personally review and sign the completed petition, bankruptcy schedules, statement of financial affairs as well as amendments, whether filed with the petition or later. We will timely prepare and file your petition, schedules, statements and schedules.

AFTER THE CHAPTER 7 CASE IS FILED

We will advise you of the requirement to attend the meeting of creditors, and notify you of the date, time and location of the meeting. You agree to appear punctually at the meeting of creditors (also called the section 341 meeting) with recent proof of income, a picture identification card and a social security card. You must be present in time for check-in and when your case is called for the actual examination.

You must complete a Personal Financial Management Course. This is a different course than the Consumer Credit Counseling Course that you took to become eligible to file the Chapter 7 case. There is a separate fee paid to the course provider. This course must be completed before receiving a discharge. If you complete the course after receiving a discharge, the Court will charge a fee of \$260.00 to reopen your case.

We will timely submit to the Chapter 7 Trustee properly documented proof of your income. We will timely prepare, file and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by you. You will incur a fee of \$30.00 to amend your schedules. You will notify us of any change in your address or telephone number.

We will provide any other legal services necessary for the administration of your case before the Bankruptcy Court. However, we will not represent you in connection with an adversary proceeding filed against you by a creditor.

JOINT OBLIGATIONS WITH OTHERS

You may have joint debts with family members or friends such as someone that cosigned an obligation for you or someone that allows you to use their credit card. If that is the case, your filing a Chapter 7 bankruptcy case may adversely impact that person's credit or credit report. You may also have bills or debts that are not in your name but in the name of a family member or friend, such as a telephone bill or utility bill. Please be informed that the bankruptcy case and the automatic stay which stops the collection efforts of creditors applies only to the person filing bankruptcy. Therefore, the bankruptcy case will not apply to bills or debts that are not in your name. Such creditors are able to pursue collections efforts in the normal course of business.

DEBTS THAT ARE NOT DISCHARGED

We have informed you that the following types of debt may not be discharged in a Chapter 7 case: 1) federal taxes; 2) state taxes; 3) student loans; 4) alimony and domestic support obligations; 5) restitution arising out of a criminal conviction, 6) debts for death, personal injury caused while under the influence of drugs or alcohol; and 7) certain fines, penalties and administrative judgments. In addition, debts and obligations affected by fraud or maliciousness or certain debts incurred in connection with property settlements arising out of a separation agreement or divorce decree are not automatically excluded from discharge. In some instances, creditors must ask the Court to determine that these debts or obligations are excepted from discharge.

We must inform you that a Chapter 7 discharge will only discharge those debts that existed before the case is filed and are properly included in the Schedules filed with the Court. If you fail to disclose a debt to us or incur new debt, neither will be discharged and you will be responsible to the creditors. If you fail to pay those creditors, you will remain subject to collection efforts.

Our legal services for this chapter 7 case do not include representing you if a creditor files an adversary proceeding to determine that a debt is not dischargeable.

CREDIT ACCOUNTS AND CREDIT REPORTING

Please be informed that we can help you to obtain relief from burdensome debts by filing a chapter 7 bankruptcy case to obtain a discharge of the debts. Bankruptcy will put in place an automatic stay to stop lawsuits, foreclosure, garnishments, repossessions and levies. However, we must inform you that filing a chapter 7 bankruptcy case will have a negative effect on your credit, credit rating, and your ability to obtain credit in the future. We do not offer credit repair services. We do not assist our clients with credit reporting issues or in obtaining credit in the future.

If you file a chapter 7 bankruptcy case, you will not be able to continue to use credit cards. Your credit card and credit accounts may be cancelled even if you have no balance due. Your creditors may no longer send you statements or restrict online access while the bankruptcy case is pending. We will not be able to assist you with such actions taken by your creditors.

FINAL MATTERS

If we believe that you are not complying with your duties under the bankruptcy law and responsibilities under this agreement we may apply for a Court Order allowing us to withdraw from the case.

Either party may terminate this agreement with or without cause at any time. The termination of this agreement will not change your obligation to pay for the legal services we have performed for you. In the event this agreement is terminated by you, we will return all files in our possession provided you have paid all outstanding legal fees and expenses.

PORTER LAW NETWORK

By: 

Karen J. Porter

Accepted and agreed to

By: 

Ene Florence C. Adole